

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael Lovergine  
Jean Vesely-Lovergine  
Debtor(s)

Case No. 17 B 04462

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/16/2017.
- 2) The plan was confirmed on 06/26/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/26/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/23/2018.
- 5) The case was Dismissed on 06/11/2018.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,309.00
Less amount refunded to debtor	\$0.85

**NET RECEIPTS: \$18,308.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$776.96
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,676.96**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Health and Hospitals	Unsecured	699.64	NA	NA	0.00	0.00
Ally Financial	Secured	3,360.00	3,227.63	3,227.63	0.00	0.00
Ally Financial	Secured	0.00	0.00	361.65	361.65	1.89
Bankamerica	Unsecured	3,466.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	9,785.00	9,804.81	9,804.81	1,703.54	0.00
Becket & Lee	Unsecured	380.00	524.92	524.92	91.20	0.00
Capital Accounts	Unsecured	74.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	2,855.00	2,855.56	2,855.56	496.13	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	1,204.00	1,395.84	1,395.84	242.53	0.00
CCO Mortgage/RBS Citizens	Secured	108,265.00	108,007.00	108,007.00	0.00	0.00
Chase Card	Unsecured	12,881.00	NA	NA	0.00	0.00
Chase Card	Unsecured	3,227.00	NA	NA	0.00	0.00
Citizens One	Secured	323,891.00	NA	NA	0.00	0.00
CREDMGMTNTL	Unsecured	123.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	4,159.00	4,110.54	4,110.54	714.19	0.00
First National Bank Of Omaha	Unsecured	12,991.00	13,058.22	13,058.22	2,268.79	0.00
Ford Motor Credit Corporation	Secured	23,249.00	22,708.98	22,708.98	0.00	0.00
Frd Motor Cr	Unsecured	0.00	NA	NA	0.00	0.00
Harley Davidson Credit	Secured	4,868.00	4,725.79	4,725.79	0.00	0.00
Harris	Unsecured	213.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	91.11	NA	NA	0.00	0.00
Jean Mullaney	Unsecured	10,000.00	NA	NA	0.00	0.00
Lakeview Loan Servicing LLC	Secured	148,304.00	142,288.30	142,288.30	0.00	0.00
Lakeview Loan Servicing LLC	Secured	142,385.00	148,088.01	148,088.01	0.00	0.00
Midland Funding LLC	Unsecured	756.00	756.72	756.72	131.48	0.00
Midland Funding LLC	Unsecured	1,118.00	1,608.28	1,608.28	279.44	0.00
MK Orthopaedics	Unsecured	654.51	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	0.00	212.67	212.67	36.96	0.00
Portfolio Recovery Associates	Unsecured	341.00	247.64	247.64	43.03	0.00
Portfolio Recovery Associates	Unsecured	3,825.00	3,914.60	3,914.60	680.14	0.00
Portfolio Recovery Associates	Unsecured	8,512.00	8,735.77	8,735.77	1,517.79	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	2,246.00	2,223.96	2,223.96	386.40	0.00
Quantum3 Group	Unsecured	6,950.00	8,199.26	8,199.26	1,424.58	0.00
Resurgent Capital Services	Unsecured	7,630.00	7,854.62	7,854.62	1,364.71	0.00
Resurgent Capital Services	Unsecured	3,496.00	3,580.97	3,580.97	622.17	0.00
Rosecrance	Unsecured	1,355.87	NA	NA	0.00	0.00
Us Bank	Unsecured	586.00	NA	NA	0.00	0.00
US Bank NA	Unsecured	110,000.00	27,767.21	27,767.21	1,264.57	0.00
Wells Fargo Bank	Secured	245,417.00	245,064.28	245,064.28	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$643,447.59	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,024.05	\$361.65	\$1.89
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$674,471.64</b>	<b>\$361.65</b>	<b>\$1.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$96,851.59</b>	<b>\$13,267.65</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,676.96</u>
Disbursements to Creditors	<u>\$13,631.19</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$18,308.15</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/22/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.